

Title (en)
Virtual wallet system

Title (de)
Virtuelles Geldbörsensystem

Title (fr)
Système de portemonnaie virtuel

Publication
EP 0917120 A3 20010110 (EN)

Application
EP 98203778 A 19981110

Priority
• US 6529197 P 19971112
• US 8174898 P 19980414

Abstract (en)
[origin: EP0917120A2] The present invention provides apparatus, methods and systems for information and financial banking. Apparatus of the present invention include virtual wallets which allow for information and financial banking including payment mechanisms; identity authentication mechanisms; personal information; and electronic artifacts. Methods and systems of the present invention include information and financial banking methods utilizing virtual wallets. A preferred virtual wallet comprises a locally residing portion and a server residing portion. An interface is provided for communication between the two portions of the wallet.

IPC 1-7
G07F 19/00; **G06F 17/60**; **H04L 29/06**; **G07F 7/08**; **G07F 7/10**

IPC 8 full level
B65G 61/00 (2006.01); **G06F 1/00** (2006.01); **G06F 12/14** (2006.01); **G06F 21/00** (2006.01); **G06F 21/24** (2006.01); **G06Q 20/00** (2006.01); **G06Q 30/00** (2006.01); **G06Q 40/00** (2006.01); **G06Q 50/00** (2006.01); **G07F 7/08** (2006.01); **G07F 7/10** (2006.01); **G07F 7/12** (2006.01); **G07F 19/00** (2006.01)

CPC (source: EP US)
G06F 21/6209 (2013.01 - EP US); **G06F 21/6245** (2013.01 - EP US); **G06F 21/6263** (2013.01 - EP US); **G06F 21/64** (2013.01 - EP US); **G06Q 20/04** (2013.01 - EP US); **G06Q 20/0655** (2013.01 - EP US); **G06Q 20/0658** (2013.01 - EP US); **G06Q 20/105** (2013.01 - EP US); **G06Q 20/351** (2013.01 - EP US); **G06Q 20/3574** (2013.01 - EP US); **G06Q 20/363** (2013.01 - EP US); **G06Q 20/383** (2013.01 - EP US); **G06Q 20/4014** (2013.01 - EP US); **G06Q 30/0226** (2013.01 - EP US); **G06Q 30/0241** (2013.01 - EP US); **G06Q 30/06** (2013.01 - EP US); **G06Q 30/0601** (2013.01 - EP US); **G07F 7/08** (2013.01 - EP US); **G07F 7/0866** (2013.01 - EP US); **G07F 7/122** (2013.01 - EP US)

Citation (search report)
• [X] EP 0803828 A1 19971029 - HITACHI LTD [JP]
• [X] EP 0790588 A1 19970820 - NEDERLAND PTT [NL]
• [A] DE 4427039 A1 19960201 - GIESECKE & DEVRIENT GMBH [DE]
• [A] EP 0363122 A2 19900411 - FUJITSU LTD [JP]
• [A] DE 19528883 A1 19970206 - ACHTERT WOLFGANG [DE]
• [A] "COMBICARD - EINE KARTE FUER ALLES", NTZ NACHRICHTENTECHNISCHE ZEITSCHRIFT,DE,VDE VERLAG GMBH. BERLIN, vol. 49, no. 5, 1 May 1996 (1996-05-01), pages 33, XP000596205, ISSN: 0027-707X

Cited by
US7908216B1; EP1610246A4; US6970836B1; GB2503909A; CN110235161A; EP2113858A1; EP1237132A3; AU775976B2; KR100806993B1; US7353210B2; US7343351B1; US7159180B2; US7848740B2; US10839388B2; US6662340B2; WO0239342A1; WO2007142819A3; WO0120509A1; WO2018136157A1; US9665862B2; US9665863B2; US8468576B2; US10027613B2; US7676439B2; US7865449B2; US7941380B2; US8561172B2; US10515355B2; US11244304B2; US8533116B2; US8930270B2; EP1417555A2; EP1602021A1; WO0108113A1; WO2004012036A3; WO2007138519A1; WO2007067351A1; WO0116900A3; US7900038B2; US8364600B2; US9396469B1; US10325254B2

Designated contracting state (EPC)
AT BE CH CY DE DK ES FI FR GB GR IE IT LI LU MC NL PT SE

DOCDB simple family (publication)
EP 0917120 A2 19990519; **EP 0917120 A3 20010110**; AR 013756 A1 20010110; AU 1584499 A 19990531; AU 1796599 A 19990531; BR 9806416 A 19991116; CN 1233804 A 19991103; EP 0917119 A2 19990519; EP 0917119 A3 20010110; JP H11232348 A 19990827; JP H11250165 A 19990917; SG 78323 A1 20010220; SG 88744 A1 20020521; TW 381241 B 20000201; US 2001011250 A1 20010802; US 7200578 B2 20070403; WO 9924891 A2 19990520; WO 9924892 A2 19990520

DOCDB simple family (application)
EP 98203778 A 19981110; AR P980105712 A 19981112; AU 1584499 A 19981112; AU 1796599 A 19981112; BR 9806416 A 19981112; CN 98122456 A 19981112; EP 98203747 A 19981109; JP 32175198 A 19981112; JP 32253398 A 19981112; SG 1998004635 A 19981111; SG 1998004644 A 19981111; TW 87118812 A 19981111; US 19072798 A 19981112; US 9824090 W 19981112; US 9824092 W 19981112